



Internal Audit School

In-Person, Live Stream and Virtual Seminar Recording options available.

May 4-5, 2022 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge, LA

Crowe LLP will present a two-day internal audit school on May 4-5, 2022, covering the below topics:

We are excited to offer a live stream option and virtual seminar recording in addition to live, in-person registration. Live stream will be done through Zoom, 9am-4pm on May 4 & 5. Materials will be sent electronically to registered attendees in advance. The Virtual Seminar Recording will be provided as MP4 links sent after the school.

Auditing the Lending Function

- Overview of the Lending Function
- Analysis of Lending Sub-Processes
- Internal Audit Objectives and Procedures:
 - Commercial, Consumer, Real Estate, Credit Card
 - Loan Loss Reserve
 - Letters of Credit
 - Default Management

Auditing Mortgage Banking Functions

- Overview of the Mortgage Lending, Secondary Marketing, and Servicing Functions
- Analysis of Mortgage Lending, Secondary Marketing, and Servicing Sub-Processes
- Mortgage Lending, Secondary Marketing, and Servicing Internal Audit Objectives
- Mortgage Lending, Secondary Marketing, and Servicing Internal Audit Procedures
- Mortgage Fraud
 - Fraud Statistics
 - Fraud Schemes
 - Fraud Prevention

Auditing Current Expected Credit Loss (CECL)

- Governance and Oversight
- Project Management / Gap Assessment
- Technology and Third-Party Risk
- Model and Methodology
 - Risk Identification and Segmentation
 - Current Conditions
 - Reasonable and Supportable Forecasts
 - Reversion
 - Acquired Loans
 - Debt Securities
- Data (Inventory, Governance)
- Validation
- Reconciliation
- Policy
- Segregation of Duties
- Reporting and Disclosures

Enterprise Risk Management and Internal Auditing

This section will discuss Enterprise Risk Management (ERM) and the related roles that Internal Audit plays. Specifically, we will discuss:

- Purpose and Value of ERM
- ERM Implementation
- Importance of Risk Appetite Statement
- COSO's Proposed ERM Framework Update
- Risk Culture
- Auditing an ERM Program

Essentials of Risk Based Auditing

This section will discuss how to incorporate risk management techniques into the audit process. Specifically, we will discuss:

- Overview of Risk and Risk Management
- Building a Risk-Based Approach to Internal Audit
- Practical Components of Risk Assessment
- Transition to Risk-Based Internal Auditing
- Evolution of Risk Management – Sustainability in Today's Uncertain Environment
 - Where We Are: Current Issues Financial Institutions are Facing
 - Where We're Going: Evolving Strategic Risk Management
 - Long-Term Sustainability: A Strategy for Success
 - ERM and Long-Term Sustainability
- Integrating ERM into the Internal Audit Function
- Banking Risks
 - External/Environmental Risks
 - Technology Risks
 - Market Risk
 - Legal Risks
 - Strategic Risks
 - Reputation Risk
 - Credit Risk
 - Reporting Risk
 - Operational Risks

Recent Trends in Financial Institution Fraud

- Fraud Statistics
 - Suspicious Activity Report (SAR) Filings
 - ACFE's 2020 Report to the Nations
 - Pandemic-Related Fraud Schemes
- Fraud Characteristics and Conditions
 - Weakness in the system of internal control
 - Lack of effective internal audit
 - Limited or no review of employee accounts
 - Lack of Board involvement or weak Audit Committee
 - Poor staff morale or high turnover
 - Incomplete or missing documentation
 - Inadequate monitoring systems
 - Internal Fraud Red Flags
- Fraud Schemes
 - Loan Fraud
 - Fraudulent Electronic Funds Transfers
 - Teller Cash
 - Certificates of Deposit
 - Identity Theft
 - Fictitious General Ledger Entry
 - Phishing Scams
 - Cyber Threats



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Agenda

Wednesday, May 4, 2022

Introduction	9:00 – 9:30
Auditing the Lending Function	9:30 – 10:30
Break	10:30 – 10:45
Auditing Mortgage Banking Functions	10:45 – 12:00
Lunch	12:00 – 1:00
Auditing Mortgage Banking Functions (cont.)	1:00 – 2:00
Auditing Current Expected Credit Loss (CECL)	2:00 – 2:30
Break	2:30 – 2:45
Auditing CECL (cont.)	2:45 – 4:00

Thursday, May 5, 2022

Introduction	9:00 – 9:05
Enterprise Risk Management and Internal Auditing	9:05 – 10:30
Break	10:30 – 10:45
Essentials of Risk Based Auditing	10:45 – 12:00
Lunch	12:00 – 1:00
Essentials of Risk Based Auditing (cont.)	1:00 – 2:30
Break	2:30 – 2:45
Recent Trends in Financial Institution Fraud	2:45 – 4:00

Who Will Benefit

Internal auditors, compliance officers, senior management and any officer in the bank responsible for deposit operations, corporate governance or electronic funds.



Crowe LLP (www.crowe.com) is a public accounting, consulting and technology firm with offices around the world. Crowe uses its deep industry expertise to provide audit services to public and private entities. The firm and its subsidiaries also help clients make smart decisions that lead to lasting value with its tax, advisory, risk and performance services. Crowe is recognized by many organizations as one of the best places to work in the U.S. As an independent member of Crowe Global, one of the largest global accounting networks in the world, Crowe serves clients worldwide. The network consists of more than 200 independent accounting and advisory services firms in more than 130 countries around the world.



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Workshop Instructors

Mike Thomas is an Internal Audit/Fraud Prevention Consultant, specializing in the banking industry. Mike recently retired as a Partner in Crowe LLP's Financial Institution Risk Consulting practice in the Southeastern United States. He has over forty years of broad-based experience, specializing in the banking industry. While at Crowe LLP, Mike's responsibilities included advising clients in areas such as risk management, fraud prevention and quality assurance assessments. In addition, he coordinated contract services for internal audit, information technology audit, loan review and compliance outsourcing at financial institutions, as well as working with clients to re-engineer their internal audit, risk management and fraud prevention functions. Prior to joining Crowe LLP, Mike was an Internal Audit Services Director for PricewaterhouseCoopers LLP and served as Vice President & Audit Group Manager for SunTrust Banks (now Truist). Mike is a frequent lecturer on internal audit, risk management, fraud prevention and banking related topics. He is a Distinguished Faculty Member of the Institute of Internal Auditors, an Adjunct Faculty Member of the Association of Certified Fraud Examiners and has been an instructor for the Bank Administration Institute, the Financial Manager's Society, the Credit Union National Association, the America Bankers Association and the Georgia, Alabama, Louisiana, Tennessee, Missouri and Florida Banker's Associations. Mike is a member of the Institute of Internal Auditors, the Association of Certified Fraud Examiners, the American Institute of Certified Public Accountants (including the Georgia Society) and the Bank Administration Institute. Mike holds a BBA degree in Accounting from Columbus State University and is a graduate of the Bank Administration Institute's School for Bank Administration (Internal Audit Management). He is a Certified Public Accountant, Certified Internal Auditor, Certified Bank Auditor, Certified Fraud Examiner, Certified Risk Professional, is Certified in Financial Forensics and has a Certification in Risk Management Assurance.

Jennifer F. Burke is a partner in Crowe's Financial Services Risk practice and has more than 30 years of experience serving financial services clients, including 24 years with Crowe. Jennifer leads projects at strategic multi-billion-dollar financial institutions, providing internal audit, compliance, loan review, Sarbanes Oxley and enterprise risk management (ERM) services. She serves on advisory boards for the University of Kentucky Gatton School of Business, IIA National Financial Services Group, and the North Carolina State ERM Initiative. Jennifer is a nationally and internationally recognized speaker on banking issues, internal auditing, and ERM. She is a member of the faculty of Southwest Graduate School of Banking Foundation at Southern Methodist University. Jennifer is a CPA, Certified Risk Professional, Certified Financial Specialist and an ERM Fellow at NC State. Prior to joining Crowe, she served as SVP and CAE for a multi-billion 10-bank holding and trust company.

Darren Shuster is a risk consultant responsible for managing internal audit and risk consulting services in a wide range of industries and companies. As a manager, Darren has been responsible for engagement planning, client communications and coordination, identifying risks, controls, gaps and creating remediation plans, testing design and/or operating effectiveness of controls, performing inquiries and walkthroughs, learning client's processes, managing resources at multiple levels, and building client relationships. Darren has also implemented COSO and SOx 404 internal control design and documentation at clients and developed methodologies for performing these activities. Darren primarily specializes in financial institutions ranging from small community to multi-billion dollar financial institutions. His primary expertise is in the area of mortgage banking, fraud risk assessments, as well as in FDICIA and SOx control design and implementation. Darren is a member of the Institute of Internal Auditors. Darren holds a BBA degree in Finance from Miami University and is a Certified Internal Auditor.

Jared Greco is a Manager in Crowe LLP's Financial Institution Risk Consulting practice in Dallas, Texas. He was raised in Shreveport and made his way to Dallas after several years in New York City and attending LSU in Baton Rouge. He has over seven years of broad-based consulting experience in all major industries. Jared's practice areas include, but are not limited to, regulatory intervention, third party risk management, government contracting, systems implementation/lifecycle, operational auditing, and royalty/ licensing compliance. He is currently leading a large-scale information technology regulatory remediation effort for a financial institution. Prior to joining Crowe LLP, Jared was an Advisory Manager for Deloitte LLP and led projects on both coasts and many places in between. Jared also maintains a high level of civic and community involvement. He is an active member of the LSU alumni association for the E.J. Ourso College of Business and a board member of a Dallas improvement district. Jared holds a bachelor's degree from Louisiana State University in accounting with concentrations in both internal audit and finance. He recently graduated from the Deloitte Emerging Leaders Development Program; a comprehensive, multidisciplinary professional development program designed for high-performing managers to prepare them for later stages in their career. He is a Certified Public Accountant in Louisiana and Texas, a Certified Internal Auditor, and a Project Management Professional.



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Register early: Limited registration for in-person

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Registration Form

Registrant 1

Registrant 2

Mr./Mrs./Ms. _____	Mr./Mrs./Ms. _____
Bank _____	Bank _____
Email Address _____	Email Address _____
Branch Street Address _____	Branch Street Address _____
City, State, Zip _____	City, State, Zip _____
Phone _____	Phone _____
Cell _____	Cell _____
Please check: <input type="checkbox"/> In-Person <input type="checkbox"/> Live Stream	
<input type="checkbox"/> Virtual Seminar Recording	

Please note: If you participate in the in-person or the live stream via Zoom, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you register for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

Registration Fees

Member Fee: \$390 (In-Person); \$490 (Live Stream); \$780 (Virtual Seminar Recording)
\$100 Add On Recording Fee with In-Person or Live Stream Registration

Non-Member Fee: \$590 (In-Person); \$690 (Live Stream); \$980 (Virtual Seminar Recording)
\$100 Add On Recording Fee with In-Person or Live Stream Registration

Payment Options

Check (Made payable to the Louisiana Bankers Association) Visa MasterCard American Express

Card # _____ Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card \$ _____

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Recording not eligible for SBET funding.**

Location

The Bankers Center
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282

Hotel Information

Residence Inn by Marriott - Towne Center
7061 Commerce Circle, Baton Rouge, LA 70809
For reservations, call **(225) 925-9100** and ask for the
“Louisiana Bankers Association special room rate of **\$127.**”

Agenda for Both Days

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Adjourns

Homewood Suites by Hilton
5860 Corporate Boulevard, Baton Rouge, LA 70808
For reservations, please call **(225) 927-1700** or
email batonrougedesk@gmail.com to receive the LBA
preferred rate of **\$125.**